

**What is claimed is:**

1        1. A method for billing a flat, recurring charge to a buyer for financing and  
2 insurance after a sale of an item, comprising:  
3                receiving a first indication of a sale or lease of an item to a buyer;  
4                receiving a second indication of an insurance premium and a financial  
5 balance owed by the buyer corresponding to the sale or lease;  
6                receiving a third indication of a predetermined time in which the financial  
7 balance is to be paid;  
8                calculating a periodic recurring amount based on the insurance premium,  
9 the financial balance and the predetermined time; and  
10              receiving, from the buyer, a single payment corresponding to the periodic  
11 recurring amount within the predetermined time.

1        2. The method of claim 1, wherein the predetermined time is based on a  
2 length of a loan for the financial balance owed by the buyer.

1        3. The method of claim 1, wherein the predetermined time is based on a  
2 length of a lease for the item.

1        4. The method of claim 1, wherein the predetermined time is greater than one  
2 year.

1        5. The method of claim 1, wherein the item is an automobile.

1        6. The method of claim 1, wherein the periodic, recurring amount is charged  
2 monthly.

1        7. The method of claim 1, further comprising:

2 receiving a fourth indication of an interest rate to be applied to at least one  
3 of the financial balance and the insurance premium, wherein said calculating further  
4 includes:

5 calculating the periodic recurring amount further based on the interest  
6 rate.

1 8. A method for billing a flat, recurring amount to a buyer covering financing  
2 and insurance after a sale of an item, comprising:

3 receiving a first indication of a sale or lease of an item to a buyer, a  
4 financial balance owed for the item and a predetermined time in which the financial  
5 balance is to be paid;

6 receiving a second indication of an insurance premium owed for an  
7 insurance policy covering the item for at least a portion of the predetermined time;

8 paying the insurance premium on behalf of the buyer; and

9 calculating a periodic recurring amount for at least a portion of the  
10 predetermined time, the periodic recurring amount including a first amount  
11 corresponding to the financial balance and a second amount corresponding to the  
12 insurance premium; and

13 receiving, from the buyer, a payment corresponding to the periodic  
14 recurring amount within the predetermined time.

1 9. A method for promoting the sale of an item, comprising:

2 providing a first indication of an item for sale or lease;

3 providing a second indication of a predetermined time to pay a financial  
4 balance corresponding to the item; and

5 providing a third indication of an offer to charge a periodic recurring  
6 amount corresponding to a first payment of an insurance premium and a second payment  
7 of a financing amount corresponding to the item, the insurance premium corresponding to  
8 an insurance policy covering the item, the periodic payment to recur for at least a portion  
9 of the predetermined time.

1           10. A method for receiving an insurance premium for an insurance policy  
2 covering an item, comprising:  
3                   receiving a first indication of an item to be covered under an insurance  
4 policy;  
5                   receiving a second indication of a buyer of the item;  
6                   receiving a third indication of a predetermined time in which the buyer  
7 must pay a financial balance corresponding to the item, the financial balance  
8 corresponding to a loan amount or a lease amount;  
9                   calculating an insurance premium for the entire predetermined time based  
10 on the item and the buyer; and  
11                   receiving, from a party other than the buyer, a payment of the insurance  
12 premium.

1           11. A method for simultaneously paying a financial loan and insurance  
2 corresponding to an item, comprising:  
3                   buying an item from a retailer, the item having a corresponding finance  
4 amount and an insurance premium amount, the finance amount corresponding to a loan  
5 payment or a lease payment and payable over a predetermined time, the insurance  
6 premium amount corresponding to an insurance policy having a term equal to the  
7 predetermined time; and  
8                   submitting a payment corresponding to the recurring amount for at least a  
9 portion of the finance amount and a portion of the insurance premium amount within the  
10 predetermined time.